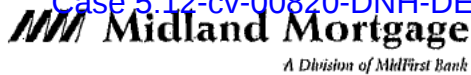


# Exhibit 27



Insurance Service Center  
P.O. Box 24814  
Jacksonville, FL 32241-4814

0000079 01 MR 0.401 \*\*AUTO T4 0 0288 13204-352921 C1-1

GORDON F CASEY

SYRACUSE NY 13204-3529

**NOTICE OF PURCHASE OF LENDER  
PLACED FLOOD POLICY DUE TO  
INSUFFICIENT COVERAGE AMOUNT**

NOTIFICATION DATE:

02/09/12

LOAN NUMBER:



PROPERTY LOCATION:

SYRACUSE NY 13204

Para ayuda en español, llame por favor 1-866-439-2712 y solicite un representante que hable español.  
For assistance in Spanish, please call 1-866-439-2712 and request a Spanish-speaking representative.

Dear Gordon F Casey:

There is a problem with the FLOOD insurance on your home. As explained in our previous letters, our records indicate that the flood coverage amount for your property is less than the required flood coverage amount.

The Flood Insurance Reform Act of 1994, a federal law, has established required flood insurance coverage on mortgage loans for the life of the loan, where the building that secures the loan is located in a Special Flood Hazard Area (SFHA) shown on a map published by FEMA. Our records indicate that your property, which secures your mortgage loan serviced by MidFirst / Midland Mortgage, is located in an SFHA. By law, Midland must require that flood coverage for your property must be, at minimum, the lowest of, but may exceed, the following:

- The outstanding principal balance of the loan; or
- The replacement cost of the structure or unit; or
- The maximum amount of insurance available under the National Flood Insurance Program for the type of property, which is currently \$250,000 per residential property.

In order to comply with federal flood insurance laws and applicable investor requirements, to protect our security interest in the property, and to protect your interest in the property improvements in the event of damage due to flooding, Midland requires minimum coverage in an amount equal to the lesser of:

- The maximum coverage available through the National Flood Insurance Program, which is currently \$250,000 per residential property; or
- The replacement cost of the structure or unit.

If your property is a condominium or townhouse with a master flood policy through the Homeowners Association (Residential Condominium Building Association Policy or "RCBAP"), the RCBAP must reflect an acceptable amount of coverage per unit. If your Homeowners Association will not increase the amount of flood coverage provided on the RCBAP to an acceptable amount per unit, you will need to purchase an individual dwelling flood policy with a flood coverage amount of \$49,049, which is the difference between your current flood coverage amount per unit and the required amount of flood coverage shown above. If your current flood coverage is individual dwelling coverage for your unit, please contact your insurance agent or company to request an increase in flood coverage in the amount referenced above.

Our records indicate that current flood coverage applicable to your property is \$0, and that the minimum flood coverage for your property should be \$0. In our previous letters we requested that you provide us with proof of adequate flood coverage, and advised you that we are required by law to purchase flood coverage on behalf of a borrower within 45 days of discovering such a lapse, if proof of adequate flood coverage is not received within that timeframe.

Because Midland has not received proof of adequate flood coverage from you, Midland has obtained a lender placed flood policy with a coverage amount of \$49,049, which is the difference between your property's current flood coverage amount and the required amount of flood coverage shown above. This insurance is sometimes called "lender placed flood insurance." The lender placed flood insurance annual premium of \$154.12 has been charged to your escrow account and your mortgage payment will be increased accordingly. If you do not have an escrow account, one has been established to begin collecting funds for the payment of the flood insurance.

Lender placed flood insurance is normally much more expensive than a policy you could obtain on your own and the lender placed policy may provide less coverage than your own policy. The amount of lender placed flood insurance coverage may not be sufficient to repair or rebuild your home in the event of a loss. In addition, the lender placed flood insurance will cover only the structure and WILL NOT cover your personal property or the contents of the home. No coverage will be provided for loss of use, workers compensation, medical payments or liability of any kind. No coverage will be provided for any loss other than flood. Additionally, coverage under this policy will only apply if a loss exceeds the amount of coverage provided by your voluntary flood insurance policy. All losses are payable to the Insured Lender (Mortgagee).

If you increase your property's flood insurance coverage or purchase an individual dwelling flood policy as a supplement to the master flood policy through your Homeowners Association or Condominium Association (known as Residential Condominium Building Association Policy or "RCBAP"), you must provide proof of the increased flood coverage to Midland, including the effective date of the increased flood coverage, as soon as possible. Please send documentation that your flood coverage has been increased to \$0 to the address shown below. Please make sure that your loan number appears on any documentation that you provide.

MIDFIRST / MIDLAND MORTGAGE  
ITS SUCCESSORS AND/OR ASSIGNS  
P.O. BOX 24814  
JACKSONVILLE, FL 32241-4814  
Loan # [REDACTED]

You may also FAX your flood insurance information to us at (904) 732-7788.

If you have responded to our previous letters, please notify us immediately by calling 1-866-439-2712. If you provide evidence that your property's flood insurance coverage has been increased to \$0, we will cancel the lender placed flood insurance as of the day your increase in coverage is effective, and we will then adjust your escrow account and monthly payment accordingly.



Please send documentation that your flood coverage has been increased to the address shown below. Please make sure that your loan number appears on any documentation that you provide.

MIDFIRST / MIDLAND MORTGAGE  
ITS SUCCESSORS AND/OR ASSIGNS  
P O BOX 24814  
JACKSONVILLE, FL 32241-4814  
Loan # [REDACTED]

You may also FAX your flood insurance information to us at (904) 732-7788.

**IMPORTANT NOTICE REGARDING LENDER PLACED FLOOD INSURANCE.** Premiums for lender placed flood insurance (also known as "collateral protection insurance," "forced order insurance," or "force placed insurance") may be substantially higher than the premiums you pay for your own flood insurance on this property. The premiums are paid from your escrow account and your monthly mortgage payment would be increased to pay for the lender placed flood insurance.

An affiliate of Midland, FirstInsure, earns a commission on, and/or derives other income from, premiums from lender placed flood insurance. In obtaining this lender placed flood insurance, Midland is not acting on your behalf, nor is Midland acting as your agent.

If you have any questions, please call our Flood Insurance Service Center at 1-866-439-2712, Monday through Friday, 8:00 a.m. to 5:00 p.m., Central Time.

Sincerely,

Leigh A. Leary

This letter is from Midland Mortgage, a division of MidFirst Bank (both collectively referred to in this letter as "Midland").



# **NOTICE OF FLOOD INSURANCE PLACEMENT COVERAGE DEFICIENCY CERTIFICATE**

DATE: 02/09/12

UNDERWRITERS AT LLOYD'S, LONDON  
THROUGH COVERHOLDER'S  
SOUTHWEST BUSINESS CORPORATION  
P.O. BOX 795027  
SAN ANTONIO, TX 78279-5027

ITEM 1: BORROWER:  
GORDON F CASEY  
[REDACTED]  
SYRACUSE NY 13204-3529

NAMED INSURED LENDER (MORTGAGEE):  
MIDFIRST / MIDLAND MORTGAGE  
ITS SUCCESSORS AND/OR ASSIGNS  
P.O. BOX 24814  
JACKSONVILLE, FL 32241-4814

ITEM 2: COVERAGE PERIOD: FROM: 12/09/11

TO: 07/13/12

ITEM 3: COVERAGE PROVIDED:

POLICY # [REDACTED]  
NOTICE # FFG520018631  
LOAN # [REDACTED]

COVERAGES	AMOUNT OF INSURANCE
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Structure	\$49,049
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PREMIUM:	\$	145.40
POLICY FEE:	\$	0.00
PREMIUM TAX:	\$	8.72

TOTAL DUE:	\$	154.12
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ITEM 4: PROPERTY LOCATION  
[REDACTED]  
SYRACUSE NY 13204

This flood insurance coverage is being provided for you as required by federal law and as mentioned in previous notices sent to you. The Mortgagee has not received proof of flood insurance on your property in response to the notices, so we are providing this coverage at their request.

The Mortgagee hereby certifies that it has placed flood insurance on the property mortgaged. The amount, term and premium are shown above. This insurance provides protection against the peril of flood, subject to those terms, conditions and exclusions set forth in the Master Policy. This notice is for information only. It neither amends, extends, nor alters the coverage afforded by the policy which it describes. The Master Policy may be inspected by requesting a copy from the Mortgagee. A deductible of \$0 applies to each loss. All losses are payable to the Insured Lender (Mortgagee). If you wish to report a claim, please call (866) 476-8399.

The flood insurance coverage may be substantially more expensive than coverage purchased from your insurance agent. The Amount of Insurance provided in this policy may not be sufficient to protect your full equity in the property in the event of a loss. Coverage for contents is not provided. **THIS IS NOT A HOMEOWNER'S POLICY.**

You may contact your local insurance agent to replace this policy at any time and you will be entitled to a pro-rata refund of the unearned premium.

**NOTE: THIS INSURANCE IS NOT VALID WITHOUT AN UNDERLYING AND PRIMARY FLOOD INSURANCE POLICY IN FORCE. THIS INSURANCE COVERS LOSS CAUSED BY FLOOD ONLY. THERE IS NO COVERAGE FOR OTHER CAUSES OF LOSS. THIS INSURANCE DOES NOT COVER PERSONAL PROPERTY OR LIABILITY.**